

Exhibit HHH

To: Sally Zhang[sally@mycred.io]; joe podulka[joe@mycred.io]
Cc: Dan Wheeler[dan.wheeler@mycred.io]
From: James Alexander[archive@mycred.io]
Sent: Tue 10/8/2019 11:23:36 AM (UTC-04:00)
Subject: FW: August Invoice

[JSTSystems - Invoice 35.pdf](#)
[September Invoice](#)

Hi Joe and Sally,

The JST August and September invoices need to be paid immediately. Please note part of these invoices are interest payments on our hedge swaps. JST has been accommodating and made payments on behalf of Cred. But they are unwilling to carry the expense any longer. We are at risk of defaulting on those hedges.

In the future, by what date do you need an invoice to pay upon receipt? It's critical we 1) stay current on our hedged positions and 2) maintain credit with JST as our primary OTC trading partner.

In the absence of significant reserves (still negative) or balance sheet, JST is currently our only source of liquidity for capital markets activities.

Regards,

James

From: Scott Freeman <sfreeman@jstsystems.com>
Date: Friday, September 13, 2019 at 7:36 AM
To: James Alexander <James.alexander@mycred.io>
Subject: Fwd: August Invoice

Thanks.

Begin forwarded message:

From: Scott Freeman <sfreeman@jstsystems.com>
Subject: August Invoice
Date: September 6, 2019 at 1:09:47 PM EDT
To: Sally Zhang <sally@mycred.io>
Cc: James Alexander <James.alexander@mycred.io>, joe podulka <joe@mycred.io>

Sally, please see attached invoice. Thanks for your attention to this.